

EXHIBIT 7

2390696

Date CFPB received the complaint

2017-03-16

Consumer's State

NY

Consumer's Zip

115XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional adjustable mortgage (ARM)

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-04-17

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

This is a formal complaint and request for an immediate cancellation of the schedule foreclosure sale date on my property. I am asking for your protection intervention and investigation on this egregious matter. XXXX mortgage C/O PHH Mortgage services have acted in bad faith, every time I have submitted a Loan Modification Application I have been given notice of sale notices and I have been

told that my application will not be reviewed. These fake debt collectors, have not verified with my consumer request and validation notice file with the XXXX county clerk 's Office on XXXX XXXX, 2016. XXXX mortgage C/O PHH Mortgage services failed to validate the alleged debt with the original creditors with true and certify signed original contract, and through audit certification of debt entry in accordance with XXXX, and XXXX. Not to mentioned that the debt was paid in full once the 60 days of default of payment The PMI paid the total balance, and in each assignment of mortgage thereafter money was being circulating supported of my signature, also with the government plan bail outwhich supposedly was design to help home owners and XXXX mortgage C/O PHH Mortgage services after all this monies received on my signature wants to sell my home???
Outrageous PLEASE HELP ME STOP THE SALE OF MY HOME!!!!

2369047

Date CFPB received the complaint

2017-03-02

Consumer's State

MN

Consumer's Zip

551XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Other mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-03-02

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

My husband and I have applied for loan modifications with our mortgage company (and received them) a few times in the last few years. The problem is they have n't lowered the payments or interest rate. We recently filed bankruptcy but did not include our home. Our bankruptcy lawyer informed us about the HAMP program and we have a XXXX XXXX loan. Our mortgage company never mentioned this program to us and now are saying we do n't qualify because of our modifications. Our bankruptcy lawyer suggested contacting you to help take care of this. I 'm certain we would have qualified for the HAMP back when we first applied for a modification and would like to see that remedied. Also, the attorney mentioned that we should n't have had to pay thousands of dollars to receive the modification (which was required each time) but we were not aware that they are n't supposed to require that so we had to take out a loan using my husbands XXXX account and because of that, his take home pay is {\$800.00} less each

month because of the loan payment right out of his paycheck. I am quite frustrated with our Mortgage company PHH Mortgage as they have not helped us with the financial difficulties but made them considerably worse. Now they are saying we are going into foreclosure again on the XXXX of XXXX Please help. XXXX and XXXX XXXX PHH Mtg LN # XXXX

2344773

Date CFPB received the complaint

2017-02-14

Consumer's State

CA

Consumer's Zip

940XX

Submitted Via

Web

Tags

Servicemember

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

VA mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-02-14

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

On XXXX XXXX, XXXX, I contacted XXXX XXXX XXXX from XXXX XXXX XXXX at XXXX to seek advise on how to apply for a modification, (it was over the phone), the first question she asked me is that " are you current on your mortgage? what is the reason why you 're applying for modification? My answers were Yes, I am current and I want to make my mortgage lower because I 'm having a hardship ". She then advise me not to make payments for at least 3 months in order to show to my lender that I 'm really having a hardship making my payments. And she told me that I have to pay {\$2500.00} for their service but she did not tell me that I have to pay {\$500.00} every month until the modification is done. So we waited until XXXX XXXX, she then email me the paper works to fill up. All the documents that they requested was sent but it was already a year and nothing happened so I asked another agency (XXXX XXXX) and they told me that modification should be done by XXXX4 months only and then advise me to stop dealing with XXXX and just work with them instead. I started working with them on XXXX XXXX, XXXX and same thing I gave all the documents that they needed. . Please advise if we can do something about it, I know I can no longer get my house back but it was so painful and unfair and XXXX, we were forced to moved out from the property on XXXX XXXX and we were staying at a friend right now because I 'm

having hard time to get a place for me and my family because of my credit. I just hoped that they gave me chance to work on it or at least sell the property myself. XXXX XXXX XXXX was already foreclosed and sold. XXXX XXXX XXXX, and XXXX XXXX XXXX (XXXX XXXX XXXX, phone # XXXX) promised to help me save my home, first, they advised me not to pay my mortgage so that I will make PHH believed that I am really having hardship because I lost my job, I paid them almost {\$9000.00}, it was almost a year but it never get done, he always said that its under review, I also tried to work directly with PHH mortgage and I submitted all the paper works that they requested. An agent from XXXX XXXX XXXX. from XXXX CA offered help to get the modification done that will cost me {\$3500.00} (need to pay them \$ XXXX monthly) but still nothing happened, I know they did all their best but PHH Mortgage still foreclosed and sold my house to XXXX XXXX. in CA without notifying me that it was already foreclosed and sold on XXXX XXXX, XXXX. I was forced to leave the house because the new owner filed an eviction complaint against me. PHH did not gave me a chance or an option how to fix the problem. The property has an equity of almost {\$250.00}, XXXX and they should just allow me to sell the house my self so I can get something to start with, I faced eviction and the XXXX I faced and my XXXX kids was very painful. I did not even know that the modification was denied because I did not received any notice, I just found out on XXXX XXXX, XXXX when the Sheriff came and told me that the property is already foreclosed and was already sold.

2296028

Date CFPB received the complaint

2017-01-19

Consumer's State

VA

Consumer's Zip

232XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

FHA mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2017-01-19

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Company Public Response

Company believes it acted appropriately as authorized by contract or law

Narrative

I contacted my mortgage company on XX/XX/XXXX regarding what options I had

to apply for Home Assistance programs to assist me in resolving my back payments. The back payments were a result of being XXXX. I expressed all of this to the agent I spoke with and she offered to send me a package that needed to be returned by XX/XX/XXXX. On XX/XX/XXXX. I received a letter from PHH Mortgage and my " case manager ", XXXX XXXX, still expressing an interest in helping me. On the same day, I received a letter from a foreclosure Attorney stating my home if being put up for a Trustee Sale on XX/XX/XXXX. I called PHH today, XX/XX/XXXX, and was told that I can not stop the foreclosure unless I pay the past amounts and that the package is no good. How can this be if the paperwork clearly states that I have until XX/XX/XXXX to turn it in??? This is another example of Mortgage companies lying to customers and to avoid helping them and ruining their lives

2237772

Date CFPB received the complaint

2016-12-06

Consumer's State

MA

Consumer's Zip

019XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

Yes

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-12-07

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

Our household came under financial duress from a business failure temporarily keeping us from making mortgage payments with PHH Mortgage. We re-established income, completed the offered forbearance plan, and immediately applied for loan modification in order to get a reasonable payment. Since XXXX, PHH has intentionally blocked our application for (9 months) through repeated use of bogus rejection reasons. They have now issued a Notice of Default through a lawyer, in an attempt to force us into selling our home. Research shows our case is not isolated. We need relief to prevent PHH from forcing us out of our home.

2111123

Date CFPB received the complaint

2016-09-15

Consumer's State

PA

Consumer's Zip

170XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-09-15

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

I would like to have case # XXXX reopened and addressed. The authorization was once again faxed (I have a copy of both the authorization as well as the fax confirmation) to PHH mortgage on XXXX/XXXX/16 at XXXX. I called again today and once again they have no receipt of the authorization. The number that I called was the number I was instructed to call from a voicemail that I received this afternoon. When I called, I was told that they once again could not help me because of no authorization and that they could not provide me with any information as the loan is in foreclosure and it is with the attorney. The attorney that they are referring to is XXXX XXXX XXXX XXXX XXXX, XXXX. I had previously received a letter from them dated XXXX XXXX, 2016 (addressed to XXXX XXXX,

the " unauthorized 3rd party ") mentioning foreclosure in a sentence. The letter also states that a dispute should be submitted in writing within 30 days (I sent a letter via certified mail XXXX/XXXX/16 to dispute) and a response will be sent back to me via mail. It is now XXXX/XXXX/16 and the only correspondence I have received is a voicemail from XXXX/XXXX/16 from XXXX at ext. XXXX stating that they had received my letter and I was to call them back. I returned the call that afternoon and left a message for XXXX. I have yet to receive a return call or paper correspondence via mail. Also on the XX/XX/XXXX mortgage statement it says that " The first notice or filing required by applicable law for the foreclosure process has not been made. " My original complaint ... Case # XXXX. None of the issues in that complaint have been addressed nor has the dispute I submitted in response to PHH 's response to my original claim been addressed. I have since my original complaint filed for a refinance of the mortgage solely in my name. I have been denied on the basis of Garnishment, Attachment, Foreclosure, Repossession, Collection, Action or Judgement and Unacceptable Payment record on Previous Mortgage, however the mortgage with PHH is not on my credit report. The bank that I had applied for the the refinance through said that they had contacted PHH mortgage. They were given information regarding the loan. So how could that bank receive information but I can not? Since I am still according to PHH " an authorized 3rd party, " how could they have been authorized to disclose anything based on my application which was solely in my name? I am not being helped by PHH mortgage and now they have stood in the way of me

obtaining a loan in my name with another bank (which was approved and I paid for the appraisal) so that I can keep my house.

2092024

Date CFPB received the complaint

2016-09-01

Consumer's State

PA

Consumer's Zip

178XX

Submitted Via

Web

Tags

Servicemember

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

FHA mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-10-04

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

My credit was destroyed by my mortgage company. I have tried to dispute the incorrect information online. It started XX/XX/XXXX. I started to fall behind due to divorce, and no help from ex spouse. I was 2 months behind XX/XX/XXXX, went to make the full payment and they sent it to the lawyers. I called their lawyers and they refused payment. They said I had now to do a modification. I told them I didn't need one. They said it was too late and there was nothing I could do. Then I fought with this company for over 6 months doing this modification. My point of contact by email would never respond. I would scan and send all the requested documents. Then weeks would go by with no replies. They would then say my information was outdated and make me do it again. I was served foreclosure papers in the meantime of this mess. Went to court twice, with all of my documents. I started forwarding everything to their lawyer everything I sent them as proof I was doing it. This just dragged on. They finally completed their what I feel was a huge scam. I owed close to what the original loan amount was after 9 years of payments. My loan amount was {\$82000.00} in XX/XX/XXXX, I owe {\$77000.00} now XX/XX/XXXX..HOW?? They just "applied" over {\$1000.00} credit to the account from a review of this mess. Never with any calculations as to how this came about. PHH had a lawsuit against them filed in NJ that I called to join, but was not returned. It was for the SAME issue. They were told to settle with clients they have done that to. Please help fix my credit. Thank you kindly! This company has not handled themselves in a law obeying manner. Looking back I should have

done more to fight. But I was so consumed with the kids after the divorce, and myself an XXXX Veteran who has not faired well since I returned home in XX/XX/XXXX. Thank you again.

2028103

Date CFPB received the complaint

2016-07-25

Consumer's State

PA

Consumer's Zip

170XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

Yes

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-07-25

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed

Company Public Response

Company believes it acted appropriately as authorized by contract or law

Narrative

I am emailing you in hopes that I can get some resolution to some problems regarding my mortgage with PHH Mortgage Company which was supposedly " modified. " I am confused with the status of my loan and why my payments are being rejected. I also have not received reversal of funds checks that have been issued. I have even asked that they be reissued and sent certified but have yet to receive any of them. When I pull my account up online it shows that there have been a total of XXXX " Reversal of Funds " transactions on my account totaling {\$1300.00}. I have only received checks for XXXX of these transactions totaling {\$92.00}. I have also attempted several times to make payments and the funds are returned to my bank account. The most recent account if refused payments occurred XXXX XXXX when a letter was issued to me from my bank that my payment of {\$3000.00} was returned for " refused payment. " The {\$3000.00} plus the {\$1200.00} ({\$1300.00} - {\$92.00}) would bring my account current. I attempted to email this concern to XXXX XXXX my " account manager " but the email was returned to me that her email address was not found although I was replying to an email address which had worked with previous correspondence. If A new account manager has been assigned to this loan, I have yet to receive any correspondence from them or about them. The only calls I receive from XXXX are from the generic collection department (whom I have spoken with several times) and they have never addressed my concern with the missing " reversal of funds " checks. I am then transferred from person to person without any resolution. I

have asked on multiple occasions to have statements mailed to me but I have not received them either. I am very frustrated and now concerned that my XXXX children and I will not have a place to live soon as I received a letter recently regarding foreclosure. I would think that as an " account manager " it would be their jobs to help guide people and monitor accounts for issues like those I mentioned above but I have never received more than a letter with her name and phone number on it. Clearly I have made efforts to make payments on the account yet no explanation or ways I can resolve the issue are ever communicated to me from PHH Mortgage. I would not even know until I logged back into my bank account that a payment had been returned if it were not for my bank sending me a letter. I feel that my case has been handled extremely poorly and now I am in danger of losing my home due to poor management of my account. Quit frankly if this is how all modification processes are managed, I do n't see how anyone can successfully have their loan modified. The mortgage is in my ex-husband 's name. He previously authorized me on the account so that I can discuss matters regarding the account however every time I call they can never seem to find that authorization. I was awarded the home in the divorce decree. I sent an email regarding the above issue to the customer service department on Friday XXXX/XXXX/16. I received a response late afternoon on Monday XXXX/XXXX/16 saying that they do not have acces to my information and that I need to contact the Foreclosure Department. I was given yet another toll free number and extension to a department. They did not forward my concerns to the

correct person. They are just sending me to another generic call pool.

2013362

Date CFPB received the complaint

2016-07-14

Consumer's State

VA

Consumer's Zip

234XX

Submitted Via

Web

Tags

Servicemember

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

VA mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-07-19

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

PHH Mortgage. Mishandling of the mortgage refinance process during a divorce proceeding.

2008596

Date CFPB received the complaint

2016-07-12

Consumer's State

PA

Consumer's Zip

191XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

Yes

Product

Mortgage

Subproduct

Conventional adjustable mortgage (ARM)

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-07-12

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

This is my second complaint to CFPB against PHH. In XXXX XXXX, I filed a complaint against PHH. However, before PHH could respond, XXXX, to which PHH had sold the Property already started eviction actions against me (XXXX XXXX). Therefore by the time PHH responded to the CFPB complaint in XXXX XXXX - essentially admitting their errors in fulfilling the agreed TPP - I had filed a

civil complaint against both PHH and XXXX to protect my rights against their unlawful foreclosure and eviction actions, respectively. Because I have been proceeding pro se, both PHH and XXXX have continued to drag out this easily discernible injustice by legal maneuverings which I have been inadequately trying to defend. As a result, PHH has been able to skirt the issue of their failure to deal fairly in the execution of the TPP which was in place in XXXX and which, by their own admission, I never violated. My appeal is that CFPB will use a plain and straightforward method of enforcing the applicable regulations with which PHH has refused to comply for these 6 years (from the onset of the TPP) to date. Specific details, including timelines and pertinent court orders to date are in the attached documents. As of today 's date, my family and I face imminent but unlawful eviction from the Property at XXXX PA XXXX.

2002377

Date CFPB received the complaint

2016-07-07

Consumer's State

OK

Consumer's Zip

730XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

Yes

Product

Mortgage

Subproduct

FHA mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-07-07

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with non-monetary relief

Narrative

I received a FHA loan in the amount of {\$120000.00} in XXXX XXXX. I requested XXXX in XXXX XXXX due to excessive debts and a large increase of {\$300.00} a month for my homeowners insurance since my credit score lowered. I tried several other Insurance companies and nobody could help with a lower price. I never missed any payments from XXXX XXXX XXXX. My mortgage payments were going to increase by about {\$300.00} as of XXXX XXXX due to the insurance company running my credit and DOUBLED my homeowners insurance payment amount, but since I did was approved for XXXX, I never had to make the increased payment. I got both a denial and an approval letter both dated on XXXX XXXX, XXXX. I called my mortgage company and they said it was approved and to skip payments for XXXX and XXXX, which went along with my approval letter that showed I needed to make the XXXX trial payments for XXXX XXXX XXXX. During my trial period I made all payments on time for the amount of {\$930.00} as

required by my mortgage company. I called my mortgage company In XXXX several times, waiting at least 30 minutes each time, asking them about the final modification. I was informed to go ahead and make another payment for the trial payment amount since it may take a while to get the modification. I made this payment on XXXX XXXX, XXXX for a total of XXXX payments for the trial period. I received several letters during my trial payment period, XXXX in XXXX and XXXX in XXXX of XXXX titled " Notice of Intention to Foreclose ", I also received several notices on my door regarding foreclosure by someone who would go around my house each time. I called my mortgage company in XXXX and XXXX and when I finally reached someone, they said it was an error and everything was " okay ". My mortgage company was telling me that everything was " okay " while planning to foreclose on my home all along. On XXXX XXXX, XXXX they sent me a form called " Annual FHA disclosure notice to mortgagor " that shows my payoff amount as {\$110.00}, XXXX. I also received this form dated XXXX XXXX, XXXX with the payoff amount as {\$120.00}, XXXX, which is now more than my original loan amount. The financial information does not add up and I have asked for financial statements 3 times, XXXX XXXX, XXXX XXXX, and XXXX XXXX and I have never received the full statements for my account. I called almost every day asking them for the paperwork to finalize the modification. I finally received modification on XXXX XXXX, XXXX. On the final modification, it had a lot of confusing information that even the mortgage company can not explain, they always tell me they will call me back and they never do or I can not reach them.

They assigned me a case manager ; however, after dozens of messages I never received a call back. The final modification shows : The percentage rate is the same. My payment went down a little from the original amount to {\$940.00}. There is a subordinate note and subordinate mortgage for about {\$35000.00} which has to be paid at the end of my loan in 30 years. The modification will put me paying another 30 years. Now, after they have cashed all of my checks, they sent me a check for {\$2000.00} and informed me that no payments would be accepted other than the full amount. These checks were cashed months ago and now they send me a check and tell me I am further behind. The mortgage company has filed a petition and is now suing me.

996815

Date CFPB received the complaint

2016-07-04

Consumer's State

NJ

Consumer's Zip

070XX

Submitted Via

Web

Tags

Older American

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional adjustable mortgage (ARM)

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-07-06

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

I am a first home buyer. I brought the house 2006. The mortgage lender falsely stated I made a higher income in order to qualify me for XXXX mortgages with rate 6 %. I could not keep the payment close to XXXX because I had XXXX. I asked them for a loan modification. I mailed my loan modification package to PHH mortgage. I called my case manager, she said she did n't received it. Instead my house is on foreclosure. As a first buyer, the Real Estate Agent should explain to me the risk to accept the XXXX mortgages plus the other bills to pay. I maintained my payment for 8 years each month never late. Before buying a house people should know about property taxes, home insurance, oil tank where is located etc.

1964399

Date CFPB received the complaint

2016-06-10

Consumer's State

MO

Consumer's Zip

631XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Home equity loan or line of credit

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-06-10

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Company Public Response

Company believes it acted appropriately as authorized by contract or law

Narrative

This mortgage is the second on the property. Due to hardship we are going through a DIL on the property. Process started in XXXX. By XXXX the primary mortgage had approved the DIL but needed the second to be cleared. We had contacted the second mortgage communicating out intentions and filled out the

requested paperwork in XXXX and early XXXX. The first mortgage made a settlement offer. I was given verbal confirmation that the settlement was approved near the end of XXXX. An acceptance letter was sent in XXXX. The letter was not the appropriate letter for the situation. It stated that they would take possession of the property, not release the lien, among other things. After much discussion between myself and the two mortgage companies, an appropriate letter was produced. We signed it and notarized it. The first mortgage sent a settlement check near the end of XXXX. The check was "lost" (it did eventually turn up 8 weeks or more later). The first mortgage had to cancel the check and send another. This check was received XXXX XXXX and put into a suspense account. I was told the request for a release was filed around XXXX XXXX and would be completed within 30 days. The first week of XXXX it had not been completed. It had been shuffled through departments and "misplaced". I was told that it would be processed as soon as possible. It was sent in for recording on XXXX XXXX. The county returned it because they did not include recording fees. Initially, they were waiting for the returned documents to show up (which to my knowledge has not happened yet). After much insistence I was told that a new set of documents were being drafted and sent in. It is XXXX XXXX and this has not happened yet. Main complaints : Every step has taken to the last moment or longer to complete. Settlement acceptance letter was incorrect - should be standard. Emails and phone calls were rarely if ever returned in the " 24-48 hours "

" All mailed documents/check lost I have had to follow up with every step to get

anything done Recorded documents sent without payment. This should be a standard occurrence and every step has had issues. It feels deliberate or incompetent.

1921454

Date CFPB received the complaint

2016-05-11

Consumer's State

PA

Consumer's Zip

191XX

Submitted Via

Web

Tags

Older American

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-05-11

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

My financial hardship started in 2015. I contacted my mortgage company and they have been requesting for the same documents over and over again for the past year. It has been a nightmare and has caused my medical condition to get worse. I have provided my documents on a timely fashion and have yet to get a final response.

1888562

Date CFPB received the complaint

2016-04-21

Consumer's State

PA

Consumer's Zip

171XX

Submitted Via

Web

Tags

Older American

Timely Response?

Yes

Did consumer dispute the response?

No

Product

Mortgage

Subproduct

Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-04-21

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

Fell behind in mortgage payments due to extended period of unemployment, and theft of personal assets. /worked with ERA Mortgage and was approved for a loan modification. We declined it because it was too expensive. We reapplied, met all deadlines with time to spare, I checked with them two times by phone, spoke with at least XXXX different case managers who advised all information was received and they would process the paper work accordingly. Then a two or more week black-out period happened during which time we (my wife) repeatedly called them. Finally, after the deadline, they called me last Friday about supper time saying this was a courtesy phone call to advise us we had failed to provide the required information and therefore our request could n't be considered and the house would go for sale at the sheriffs sale Thursday XXXX/XXXX/16. Whether the mortgage company is full of bunk, doing this on purpose or if they 're sincerely in error ; they are in the wrong and this is n't right.

1845737

Date CFPB received the complaint

2016-03-23

Consumer's State

TX

Consumer's Zip

752XX

Submitted Via

Web

Timely Response?

Yes

Did consumer dispute the response?

Yes

Product

Mortgage

Subproduct

Other mortgage

Issue

Loan modification,collection,foreclosure

Consumer Consent Provided?

Consent provided

Company Information

Date Sent To Company

2016-03-23

Company Name

PHH Mortgage Services Corporation

Timely Response?

Yes

Company Response to Consumer

Closed with explanation

Narrative

The home at XXXX XXXX XXXX XXXX, XXXX, TX XXXX is part of the XXXX XXXX XXXX XXXX XXXX. The owner became past due on his assessments but then passed away in XXXX 2015. I am the XXXX and notified the mortgage company, PHH Mortgage Corporation of his death in XXXX 2015 after finding that his children did not plan to take the home. I have been in touch with PHH Mortgage at least monthly but as often as weekly to voice the Board of Director 's, neighbor 's,

and my concerns about the home as the water has been turned off so the yard/trees are dead and there are rats in the overgrown vegetation/empty house. In every correspondence, I have have requested that they expedite foreclosure as obviously the deceased is not going to be making payments. The house 's condition has continued to decline. The XXXX has started baiting the house for rats, we have spent close to {\$900.00} so far in treatments. We have also started mowing the lawn. We can not water the lawn or help with the foundation that is cracking. There are stones falling off the home because of the foundation 's condition. This home is in a very affluent neighborhood XXXX. The house would sell very quickly as all the homes in this community do. This home is on XXXX the larger lots. I have explained all this to the mortgage company. The owner passed away over 1 year ago. The XXXX is now owed {\$12000.00} post bankruptcy on this home. The other owners are paying for the demise of this home not only with their assessments but with their property values.